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Dear Sirs

I urge you not to strike another blow to the American public. Wal-Mart may be good business for Wal-Mart and it's shareholders, but not for the public at large. Everywhere they go they destroy small businesses and lower the wages of working people in their employ and now they want to get into banking.

They are the largest private owed complany and they push their weight and connections around. The people Wal-Mart benifits is Wal-Mart. I don't shop there . I boycott Wal-Mart because of it's practices and how it affects the American landscape.

I am also a realtor and know first hand what a dangerous concentration of power a company like Wal-Mart would be.

I remember a time in this country when we did"nt allow a large company to take over any one industry. Nowdays because of lack of due diligence and the fact that are public

officials can be bought so call globalization has hurt the American public big time. I am sure Wal-Mart will grease lots of people we the people need you to stand up for the little guy.

The directors of the FDIC need to attend these hearings and listen truly listen to the concerns.

Sincerely Jeannette Mistretta 506-8 Harding Rd Freehold NJ 07728 732- 845-1380